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**FACTORS INFLUENCING THE INTENTION TO USE
FINAL TAX AMONG EMPLOYMENT INCOME'S
TAXPAYERS IN KLANG VALLEY, MALAYSIA**



**UNIVERSITI UTARA MALAYSIA
2017**

**FACTORS INFLUENCING THE INTENTION TO USE FINAL
TAX AMONG EMPLOYMENT INCOME'S TAXPAYERS IN
KLANG VALLEY, MALAYSIA**

By

SYARIZAN BIN RAMLI



UUM
Universiti Utara Malaysia

**Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
Universiti Utara Malaysia,
in Partial Fulfillment of the Requirement for the Degree of Master of Sciences
(International Accounting)**



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ABSTRACT

This study tested whether the theory of planned behavior could explain people's intention (taxpayers – an employment income) of accepting the final tax as their tax declaration in Malaysia. The study had extended the TPB model by expanding perceived behavior control into two (2) variables such Knowledge and Understanding. A questionnaires study was conducted among 215 respondents who are working with the single source of income (employment income) in Klang Valley of Malaysia. This research has empirically studied the relationship between attitude, subjective norms, perceived behavioral controls dimensions i.e. knowledge and understanding and behavioral intention to final tax. The results of this study indicate that attitude, subjective norms, perceived behavioral controls dimensions i.e. knowledge and understanding have a positive influence on behavioral intention to final tax. Furthermore, policy makers and the tax authorities are benefited by the findings, as it would help them in highlighting the positive dimensions and the relevant aspects that require attention in offering and developing to the public the relevant information of tax education. Limitations and practical implications of the study are also discussed.

Keyword: Final Tax, Attitude, Subjective Norm, Knowledge, Understanding and Intention.

ABSTRAK

Kajian ini menguji sama ada teori tingkah laku yang dirancang dapat menjelaskan niat orang (pembayar cukai - pendapatan penggajian) untuk menerima sistem cukai muktamad sebagai pengisytiharan cukai mereka di Malaysia. Kajian ini telah mengembangkan model TPB dengan memperluaskan kawalan kelakuan kepada dua (2) pembolehubah seperti Pengetahuan dan Pemahaman. Kajian soal selidik dijalankan di kalangan 215 responden yang bekerja dengan sumber pendapatan tunggal (penggajian) di Lembah Klang, Malaysia. Kajian ini secara empirikal mengkaji hubungan antara sikap, norma subjektif, dimensi kawalan tingkah laku yang dianggap iaitu pengetahuan dan kefahaman dan niat tingkah laku seseorang pembayar cukai terhadap cukai muktamad. Hasil kajian ini menunjukkan bahawa sikap, norma subjektif, dimensi kawalan tingkahlaku yang dianggap iaitu pengetahuan dan pemahaman mempunyai pengaruh positif terhadap niat tingkah laku ke atas penerimaan sistem cukai muktamad. Selain itu, penggubal dasar percukaian dan pihak berkuasa cukai akan mendapat manfaat daripada penemuan ini, kerana ia akan membantu mereka dalam memperkemaskan ke arah dimensi positif dan aspek yang relevan yang memerlukan perhatian dalam menawarkan dan membangun maklumat berkaitan sistem percukaian kepada orang ramai. Pembatasan dan implikasi praktikal kajian ini juga dibincangkan.

Kata Kunci : Cukai Muktamad, Sikap, Norma Subjektif, Pengetahuan, Pemahaman dan Niat.

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TABLE OF CONTENTS	PAGE
Declaration	ii
Permission to Use	iii
Abstract	iv
Abstrak	v
Acknowledgement	vi
Table of Contents	vii
List of Tables	x
List of Figures	xi
Abbreviations	xii
 CHAPTER 1: INTRODUCTION	
1.1 Background of the studies	1
1.2 Problem Statement	4
1.3 Research Question	5
1.4 Research Objectives	6
1.5 Significance of Research	6
1.6 Scope of the Research	7
1.7 Organization of the Research	7
 CHAPTER 2: LITERATURE REVIEW	
2.1 Introduction	9
2.2 Monthly Tax Deduction (MTD) as Final Tax	9
2.3 Theory Planned Behavior (TPB)	10
2.4 Countries' Experience	12

2.4.1	United Kingdom	12
2.4.2	New Zealand	13
2.4.3	Philippines	15
2.4.4	Japan	16
2.5	Attitude	17
2.6	Subjective Norm	17
2.7	Perceived Behavioural Control (PBC)	18
2.7.1	Knowledge	19
2.7.2	Understanding	19
2.8	Summary	20
 CHAPTER 3: RESEARCH METHODOLOGY		
3.1	Introduction	21
3.2	Research Framework	21
3.3	Theoretical Framework and Hypothesis	22
3.3.1	Attitude and Intention	22
3.3.2	Subjective Norms and Intention	23
3.3.3	Perceived Behavioural Control and Intention	24
3.4	Research Design	25
3.5	Data Collection Procedures	26
3.6	Sources of Data	27
3.7	Population of the Study	27
3.8	Sampling Design	27
3.9	Measurement and Scales	28
3.10	Data Analysis	30

3.11 Multiple Regression Analysis	31
3.12 Ethical Consideration	32
3.13 Conclusion	32
CHAPTER 4: RESULTS AND DISCUSSION	
4.1 Introduction	33
4.2 Sources of Data	33
4.3 Data Screening and Multivariate	33
4.3.1 Normality	34
4.3.2 Multicollinearity	35
4.4 Demographic Information of the Respondents	36
4.5 Validity and Reliability Tests	38
4.5.1 Factor Analysis	38
4.5.2 Reliability Analysis	40
4.6 Multiple Regression Analysis	41
4.7 Discussions	44
4.8 Conclusion	45
CHAPTER 5: CONCLUSION AND RECOMMENDATION	
5.1 Introduction	46
5.2 Summary of Research Findings	46
5.3 Research Implications	48
5.4 Limitations and Future Research	49
5.5 Conclusion	50
REFERENCES	51
APPENDICES	
Appendix A: Cover letter	59

Appendix B: Questionnaire	60
Appendix C1: Normality Test	66
Appendix C2: Descriptive Analysis	72
Appendix C3: Reliability Analysis	75
Appendix C4: Factor Analysis	76
Appendix C5: Regression Analysis	78



LIST OF TABLES

	PAGE
Table 1: Statistic on total ITRF and Final Tax - Malaysia	3
Table 2: Tax rates for the 2015-2016 tax year – New Zealand	14
Table 3: Secondary Tax – New Zealand	14
Table 4: Personal Deduction-Philippines	15
Table 5: SPSS Pilot Test Outputs	30
Table 6: Rules of Thumb for Cronbach’s Alpha Coefficient	31
Table 7: Statistical Result of Skewness and Kurtosis	35
Table 8: Correlation Matrix	36
Table 9: Profile of Respondents	36
Table 10: Survey Sample Sector by Age Group	37
Table 11: KMO and Bartlett’s Test (SPSS Output)	38
Table 12: Factor Analysis of All Variables (SPSS Output)	39
Table 13: Reliability Test on Scales	40
Table 14: Summary of Multiple Regression Analysis	41
Table 15: Coefficient Analysis	41

LIST OF FIGURES	PAGE
Figure 2.1: Illustration of Ajzen's Theory of Planned Behavior (Ajzen, 1991)	12
Figure 3.1: Proposed research model for employment income taxpayer's Intention behavior on final tax in Malaysia	21
Figure 4.1: Normal P-P Plot of Regression Standardized Residual for Intention	34



ABBREVIATIONS

ATT	Attitude
BIK	Benefit in Kinds
BIR	Bureau of Internal Revenue of Philippines
DGIR	Director-General Inland Revenue
EPF	Employee Provident Fund
HMRC	HM Revenue & Customs
IRBM	Inland Revenue Board Malaysia
IRD NZ	Inland Revenue Department of New Zealand
ITFR	Income Tax File Return
ITA	Income Tax Act
LHDNM	Lembaga Hasil Dalam Negeri Malaysia
MTD	Monthly Tax Deduction
PAYE	Pay-As-You-Earn
PBC	Perceived Behavior Control
PCB	<i>Potongan Cukai Bulanan</i>
SN	Subjective Norm
SPSS	Statistical Package for Social Science
TPB	Theory of Planned Behavior
TRA	Theory of Reason Action
YA	Year Assessment
YEA	Year End Adjustment

CHAPTER ONE

INTRODUCTION

1.1 Background of the studies

Collecting income tax efficiently has been the aim of many countries' tax administration. One of the easiest ways of generating revenue items are through the withholding tax on salaries or commonly known as Pay-As-You-Earn (PAYE). PAYE is a form of final tax which is appropriate for the salaried taxpayers. Examples of countries that implemented PAYE as the final tax are Philippines, New Zealand, United Kingdom and Japan. One of the main reasons to introduce PAYE as the final tax is the need to reduce the number of return filing and administrative work. PAYE substantially reduces the necessity of employees to file returns.

The reformation of the tax system in Malaysia especially in individual tax was proposed in the Budget 2014 proposal. The government had introduced individual monthly tax deduction (MTD) as one of the active ways to collect tax from salaried taxpayers. However, under this system, the taxpayers still need to file their tax return at the stipulated time and made some adjustments on the assessment. In 2014, the government proposed to make the monthly deduction as a final tax if the taxpayers fulfill specific criteria, for example - those who earn a single source of income which is employment income. In Malaysia, the taxpayers are primarily made up of sole source employment income earners. Based on a year of assessment 2014 tax returns, 3,080,276 (66.38%) out of 4,640,605 taxpayers registered as single sourced employment income earners had submitted their returns. By making MTD as a final tax, Inland Revenue Board Malaysia (IRBM) would be able to free up the administrative task and significant resources to focus more on audit activities which are more complex and risky area such as self-employed taxpayers and businesses. On the other hand, taxpayers can spare the trouble of having to file their returns, calculating their tax liabilities and having to meet tax return deadline.

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Appendices

The image features the official seal of Universiti Utara Malaysia (UUM) on the left, which is a circular emblem containing a stylized 'U' and the university's name in Malay and English. To the right of the seal, the word 'UUM' is written in large, light grey letters, and below it, the full name 'Universiti Utara Malaysia' is printed in a smaller, grey font.



**COLLEGE OF BUSINESS
QUESTIONNAIRE**

The Intention of Accepting Final Tax Taxpayers-Employment Income in Malaysia

Dear participant,

This questionnaire is designed to study about the perception of taxpayer in employment income group towards the implementation of final tax system in the current situation. Your participation is highly appreciated.

Final Tax: Monthly Tax Deduction (MTD) is a mechanism to deduct monthly tax payments on employment income received by employees in the current year. Employers are responsible to remit MTD to the Inland Revenue Board (IRB) every month as stated in the Income Tax (Deduction from Remuneration) Rules 1994. Under the Budget 2014 proposals, taxpayers who fall under employment category may not need to file their personal tax returns from the Year of Assessment (YA) 2014 onwards, rendering the amount of monthly tax deduction as the final tax.

This study is conducted as a partial fulfilment for my Master of Science (International Accounting). The information you provide for the purpose of this study will be kept STRICTLY CONFIDENTIAL and for the academic purpose only.

Your input is highly valued. Thank you very much for your time and cooperation.

Yours sincerely,

Syarizan Bin Ramli (819526)

Candidate

Master of Science (International Accounting) University
Utara Malaysia

SECTION A: RESPONDENT PROFILE

BAHAGIAN A: PROFIL RESPONDEN

Please Tick (✓) in the box provided.

Sila tandakan (✓) di dalam kotak yang disediakan.

1. Sex / Jantina

- ☐ Male/ *Lelaki*
- ☐ Female / *Perempuan*

2. Age / Umur

- ☐ 20-30 years / *Tahun*
- ☐ 31 – 40 years / *Tahun*
- ☐ 41 years and above / *Tahun dan ke atas*

3. Academic Qualification/ Kelayakan Akademik

- ☐ PhD / Doktor Falsafah
- ☐ Master Degree / Sarjana
- ☐ Bachelor Degree / Sarjana Muda
- ☐ Others / Lain-lain : _____

4. Income / Pendapatan

- ☐ RM 3,500.00 - RM 5,000.00
- ☐ RM 5,001.00 - RM 6,500.00
- ☐ RM 6,501.00 - RM 8,000.00
- ☐ RM 8,001.00 – RM 9,500.00
- ☐ RM 9,501.00 and above / ke atas

5. Job Sector / Sektor Pekerjaan

- ☐ Government / Kerajaan
- ☐ Private Sector / Swasta

6. Currently I also received benefit in kinds (BIK)

Pada ketika ini saya menikmati manfaat berupa barangan (MBB)

- ☐ Yes / Ya
- ☐ No / Tidak

SECTION B – ATTITUDE

BAHAGIAN B – SIKAP

Based on the scale given below, please circle the number that you think appropriate for each item.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

1	2	3	4	5
Strongly disagree	Disagree	Not sure	Agree	Strongly agree
<i>Sangat tidak setuju</i>	<i>Tidak setuju</i>	<i>Tidak pasti</i>	<i>Setuju</i>	<i>Sangat setuju</i>

1	Income tax declaration is my priority. <i>Melapor cukai pendapatan adalah keutamaan saya.</i>	1	2	3	4	5
2	Final tax helps me a lot as compare to the Income Tax Filing Return (ITFR) via form or e-filing. <i>Cukai Muktamad banyak membantu saya berbanding dengan pelaporan cukai melalui borang atau e-filing.</i>	1	2	3	4	5
3	I believe that monthly tax deduction (MTD) is sufficient as my final tax. <i>Saya percaya potongan cukai bulanan (pcb) memadai sebagai cukai muktamad saya.</i>	1	2	3	4	5
4	I believe that final tax is saving my time. <i>Saya percaya cukai muktamad dapat menjimatkan masa saya.</i>	1	2	3	4	5
5	I feel dissatisfied if Monthly Tax Deduction (MTD) is assumed as final tax. <i>Saya rasa tidak puas hati sekiranya Potongan Cukai Bulanan dianggap sebagai cukai muktamad.</i>	1	2	3	4	5
6	I more preferred using final tax as tax declaration instead of submission via e-filing or prescribed form <i>Saya lebih gemar menggunakan cukai muktamad sebagai pengisytiharan cukai daripada mengemukakan melalui efiling atau borang nyata cukai pendapatan.</i>	1	2	3	4	5

7	I feel satisfied using final tax as my tax declaration <i>Saya amat berpuas hati dengan cukai muktamad sebagai pelaporan cukai pendapatan saya.</i>	1	2	3	4	5
8	In my opinion, MTD as final tax is more favorable. <i>Pada pendapat saya menggunakan PCB sebagai cukai muktamad adalah lebih menguntungkan.</i>	1	2	3	4	5

SECTION C – SUBJECTIVE NORM

BAHAGIAN C – NORMA SUBJEKTIF

Based on the scale given below, please circle the number that you think appropriate for each item.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

1	2	3	4	5
Strongly disagree	Disagree	Not sure	Agree	Strongly agree
<i>Sangat tidak setuju</i>	<i>Tidak setuju</i>	<i>Tidak pasti</i>	<i>Setuju</i>	<i>Sangat setuju</i>

1	My spouse agrees that I should use final tax as my income tax declaration. <i>Pasangan saya bersetuju bahawa saya patut guna cukai muktamad sebagai pelaporan cukai pendapatan.</i>	1	2	3	4	5
2	My friends think that I should use final tax as my income tax declaration. <i>Kawan-kawan saya berpendapat bahawa saya patut menggunakan cukai muktamad sebagai pelaporan cukai pendapatan</i>	1	2	3	4	5
3	Tax Refund not my concern <i>Saya tidak kisah akan cukai bayaran balik</i>	1	2	3	4	5
4	Environmental factors caused me to use as a final tax for income tax declaration <i>Situasi persekitaran menyebabkan saya menggunakan cukai muktamad sebagai pelaporan cukai pendapatan</i>	1	2	3	4	5

5	I feel that my employer is not ready to implement Monthly Tax Deduction as final tax. <i>Saya merasakan bahawa majikan saya belum bersedia untuk melaksanakan Potongan Cukai Bulanan (PCB) sebagai cukai muktamad.</i>	1	2	3	4	5
6	My family thinks that I should accept the MTD method as my final tax. <i>Ahli keluarga saya berpendapat bahawa saya perlu menerima pakai kaedah PCB sebagai cukai muktamad.</i>	1	2	3	4	5
7	My employer thinks that I should use MTD method as my final tax. <i>Majikan saya berpendapat saya perlu menggunakan kaedah PCB sebagai cukai muktamad.</i>	1	2	3	4	5
8	My colleagues think that I should use MTD method as my final tax. <i>Rakan-rakan sekerja saya berpendapat saya perlu menggunakan kaedah PCB sebagai cukai muktamad.</i>	1	2	3	4	5

SECTION D1 – PERCEIVED BEHAVIORAL CONTROL (KNOWLEDGE)

BAHAGIAN D1 – KAWALAN GELAGAT DITANGGAP (PENGETAHUAN)

Based on the scale given below, please circle the number that you think appropriate for each item.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

1	2	3	4	5
Strongly disagree	Disagree	Not sure	Agree	Strongly agree
<i>Sangat tidak setuju</i>	<i>Tidak setuju</i>	<i>Tidak pasti</i>	<i>Setuju</i>	<i>Sangat setuju</i>

1	I am aware of the implementation of Monthly Tax Deduction (MTD) as Final Tax. <i>Saya sedar berkenaan dengan garis panduan dan peraturan-peraturan atas cukai muktamad.</i>	1	2	3	4	5
2	I am able to give information related to facilitate the computation of final tax <i>Saya boleh mengemukakan maklumat untuk memudahkan pengiraan cukai muktamad.</i>	1	2	3	4	5

3	I do not have any problem with the implementation of Monthly Tax Deduction (MTD) as Final Tax. <i>Saya tidak bermasalah dengan pelaksanaan potongan cukai bulanan (pcb) sebagai cukai muktamad</i>	1	2	3	4	5
4	I know what the entire requirement needed in respect of Final Tax. <i>Saya tahu kesemua syarat-syarat yang diperlukan berkenaan dengan cukai muktamad.</i>	1	2	3	4	5
5	With the tax knowledge that I possess, it is easier for me to use final tax as tax declaration. <i>Dengan ilmu percukaian yang ada, mudah untuk saya menggunakan cukai muktamad sebagai pelaporan cukai.</i>	1	2	3	4	5
6	With limited knowledge on tax, it is easy for me to accept Monthly Tax Deduction (MTD) as final tax. <i>Dengan perngetahuan percukaian yang terhad, adalah mudah bagi saya untuk menerima Potongan Cukai Bulanan (PCB) sebagai cukai muktamad.</i>	1	2	3	4	5

SECTION D1 – PERCEIVED BEHAVIORAL CONTROL (UNDERSTANDING)

BAHAGIAN D1 – KAWALAN GELAGAT DITANGGAP (PEMAHAMAN)

Based on the scale given below, please circle the number that you think appropriate for each item.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

1	2	3	4	5
Strongly disagree	Disagree	Not sure	Agree	Strongly agree
<i>Sangat tidak setuju</i>	<i>Tidak setuju</i>	<i>Tidak pasti</i>	<i>Setuju</i>	<i>Sangat setuju</i>

1	I understand Monthly Tax Deduction (MTD) as Final Tax. <i>Saya faham potongan cukai bulanan adalah cukai muktamad</i>	1	2	3	4	5
2	I understand the criteria of MTD as Final Tax. <i>Saya faham kriteria yang berkaitan potongan cukai bulanan dengan cukai muktamad.</i>	1	2	3	4	5

3	The acceptance of Monthly Tax Deduction (MTD) as final tax is ease for my tax matter. <i>Penerimaan Potongan Cukai Bulanan (PCB) sebagai cukai muktamad sebenarnya memudahkan urusan percukaian saya.</i>	1	2	3	4	5
4	In the event that I used Monthly Tax Deduction (MTD) as final tax, the probability of me to be audited is low. <i>Sekiranya saya menggunakan Potongan Cukai Bulanan (PCB) sebagai cukai muktamad, kebarangkalian untuk saya diaudit akan menjadi rendah.</i>	1	2	3	4	5

SECTION E – INTENTION

BAHAGIAN E – NIAT

Based on the scale given below, please circle the number that you think appropriate for each item.

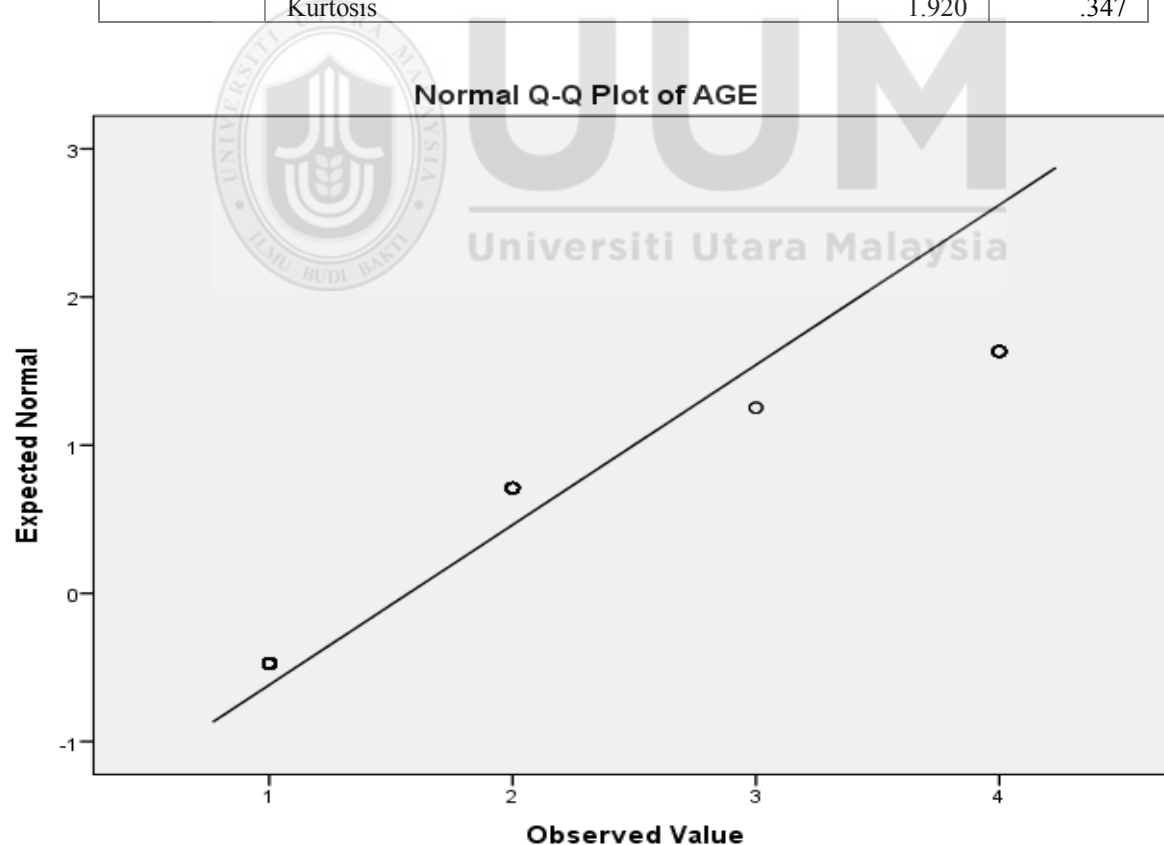
Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

1	2	3	4	5
Strongly disagree	Disagree	Not sure	Agree	Strongly agree
<i>Sangat tidak setuju</i>	<i>Tidak setuju</i>	<i>Tidak pasti</i>	<i>Setuju</i>	<i>Sangat setuju</i>

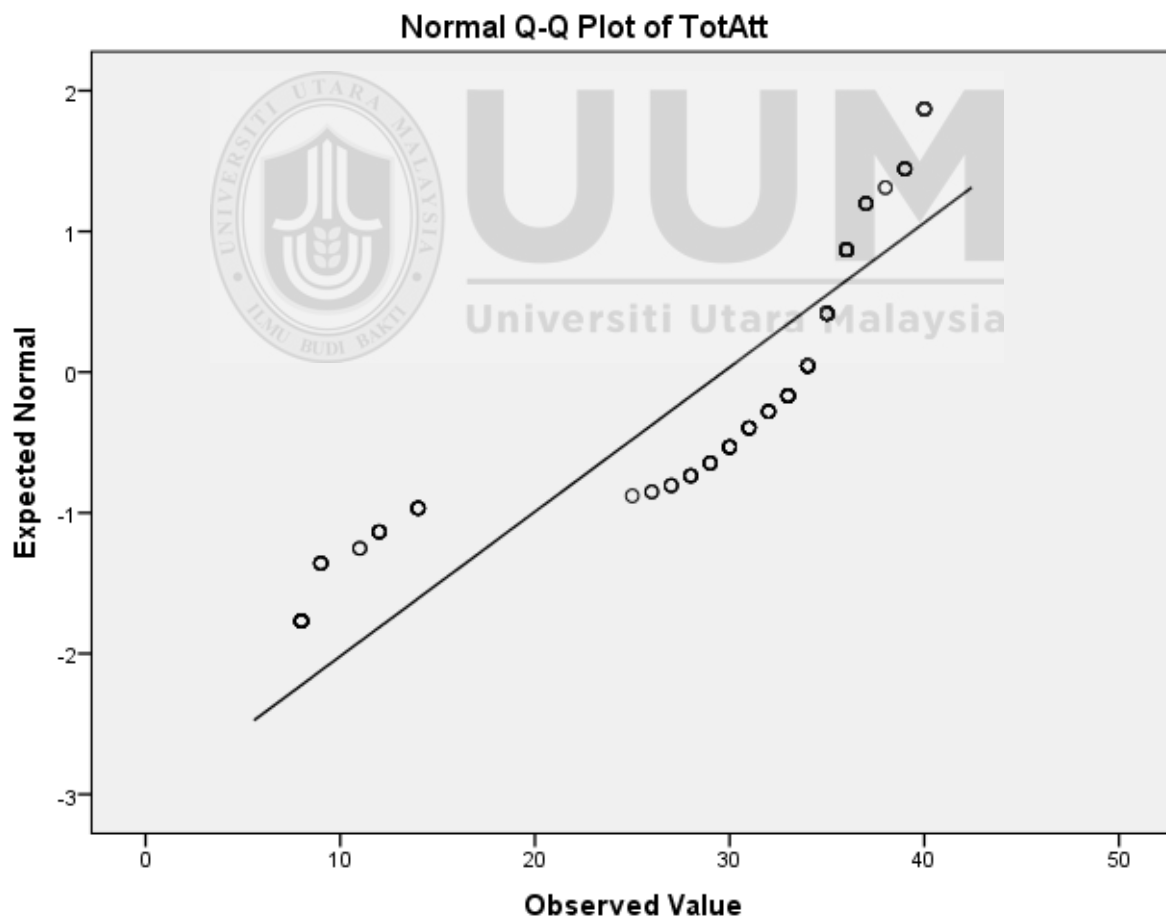
1	I will use final tax for this year. <i>Saya akan guna cukai muktamad pada tahun ini.</i>	1	2	3	4	5
2	I will use final tax in the future. <i>Saya akan guna cukai muktamad pada masa depan.</i>	1	2	3	4	5
3	I will use final tax as my income tax declaration. <i>Saya akan guna cukai muktamad sebagai pelaporan cukai pendapatan.</i>	1	2	3	4	5
4	I will persuade my spouse using final tax. <i>Saya akan memujuk pasangan saya menggunakan cukai muktamad.</i>	1	2	3	4	5
5	I will persuade my friends using final tax. <i>Saya akan memujuk kawan-kawan saya menggunakan cukai muktamad.</i>	1	2	3	4	5

Normality Test

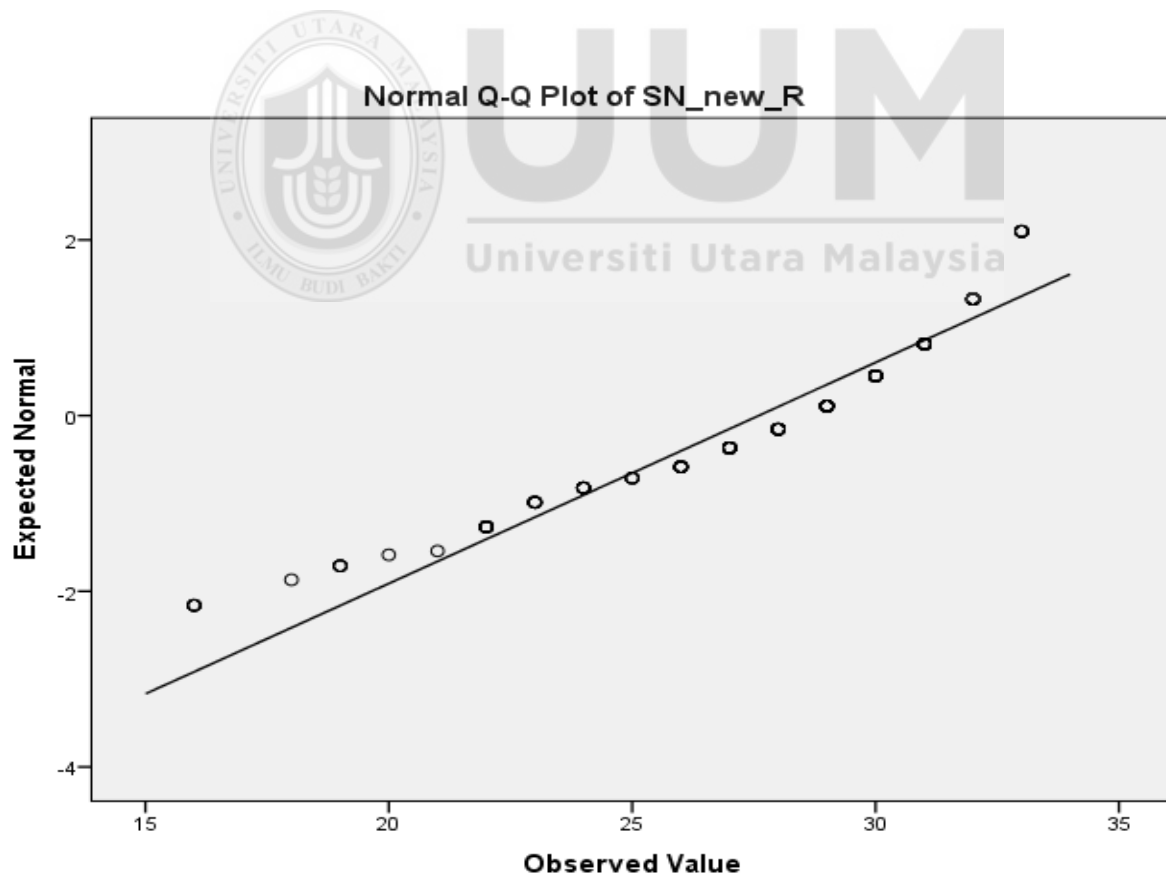
Descriptives				
			Statistic	Std. Error
AGE	Mean		1.5722	.06648
	95% Confidence Interval for Mean	Lower Bound	1.4410	
		Upper Bound	1.7033	
	5% Trimmed Mean		1.4691	
	Median		1.0000	
	Variance		.857	
	Std. Deviation		.92599	
	Minimum		1.00	
	Maximum		4.00	
	Range		3.00	
	Interquartile Range		1.00	
	Skewness		1.705	.175
	Kurtosis		1.920	.347



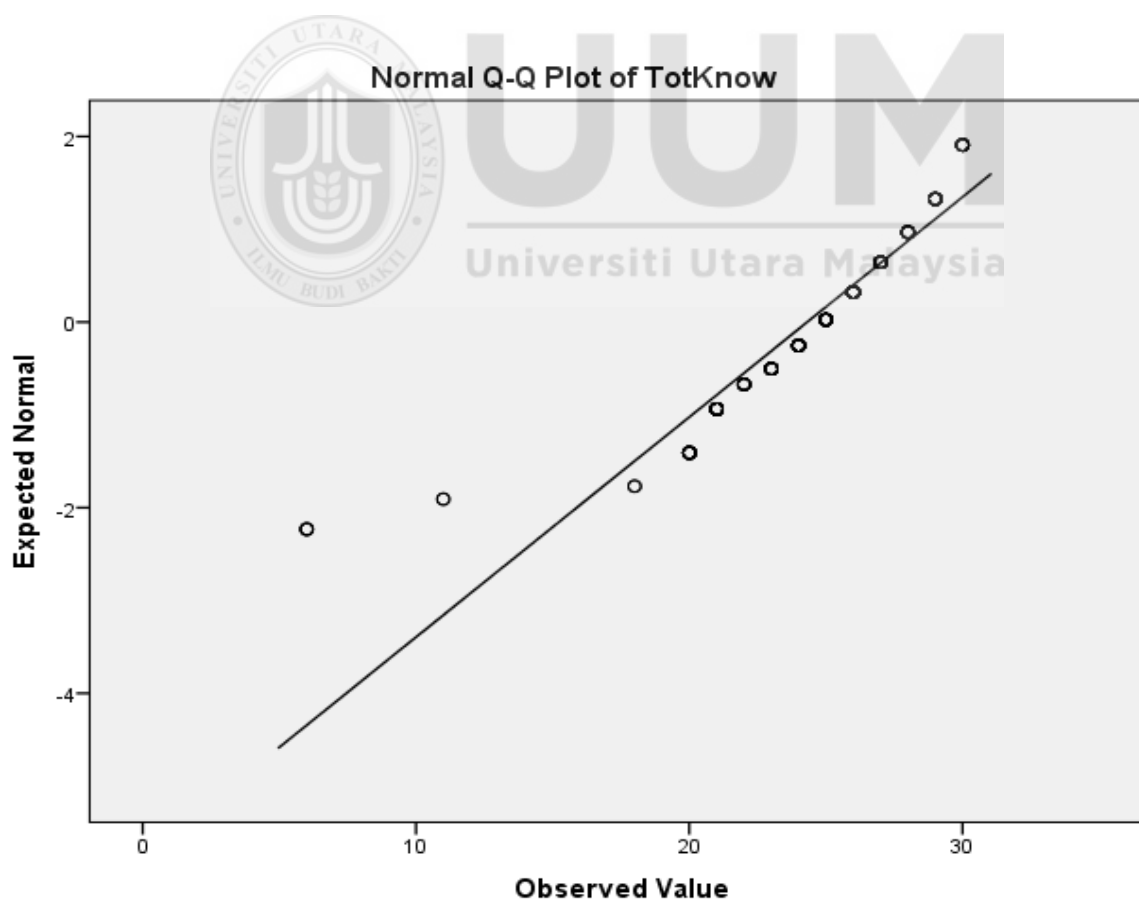
Descriptives				
			Statistic	Std. Error
TotAttitude	Mean		29.6598	.69910
	95% Confidence Interval for Mean	Lower Bound	28.2809	
		Upper Bound	31.0387	
	5% Trimmed Mean		30.2887	
	Median		34.0000	
	Variance		94.816	
	Std. Deviation		9.73737	
	Minimum		8.00	
	Maximum		40.00	
	Range		32.00	
	Interquartile Range		7.00	
	Skewness		-1.331	.175
	Kurtosis		.325	.347



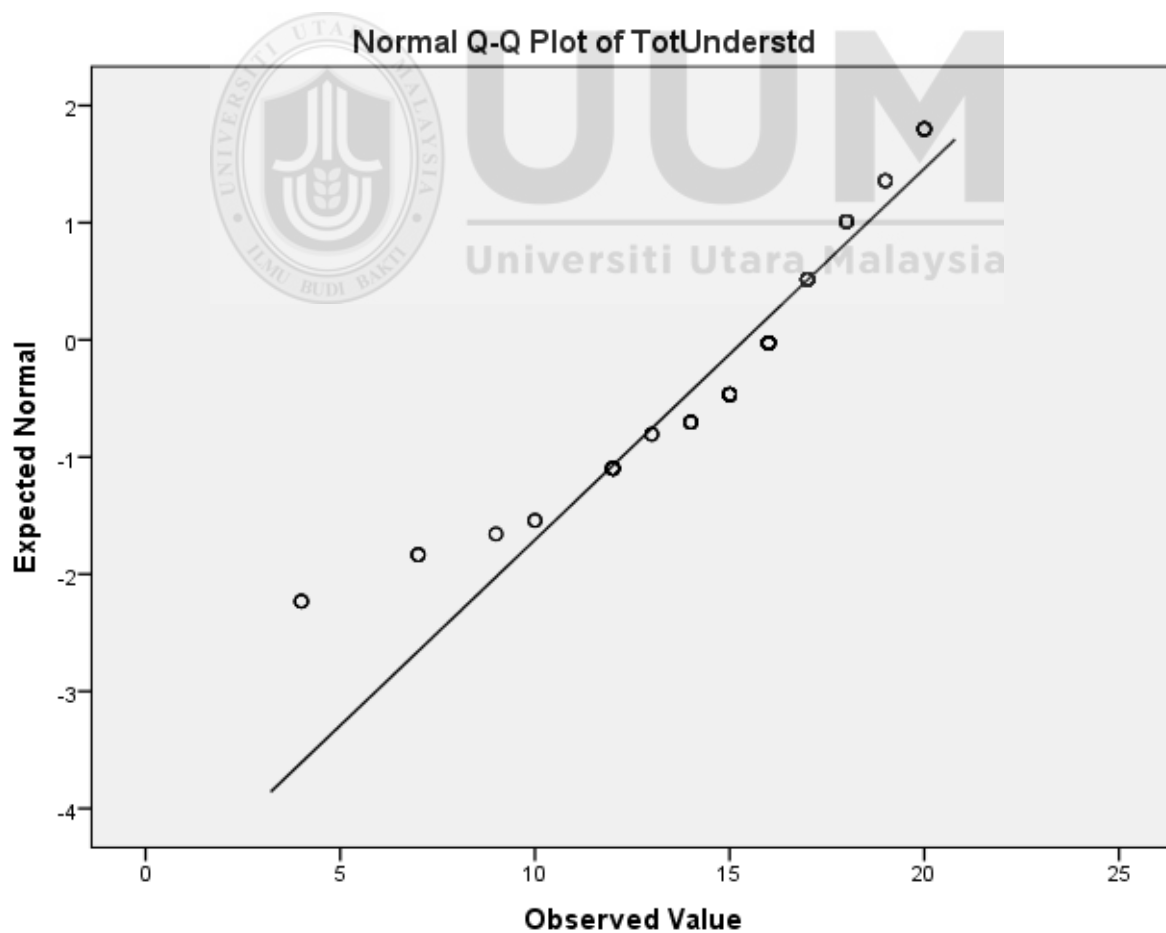
Descriptives				
			Statistic	Std. Error
TotSN_New_R	Mean		27.5979	.28544
	95% Confidence Interval for Mean	Lower Bound	27.0350	
		Upper Bound	28.1609	
	5% Trimmed Mean		27.8883	
	Median		29.0000	
	Variance		15.806	
	Std. Deviation		3.97573	
	Minimum		16.00	
	Maximum		33.00	
	Range		17.00	
	Interquartile Range		5.25	
	Skewness		-.977	.175
	Kurtosis		.455	.347



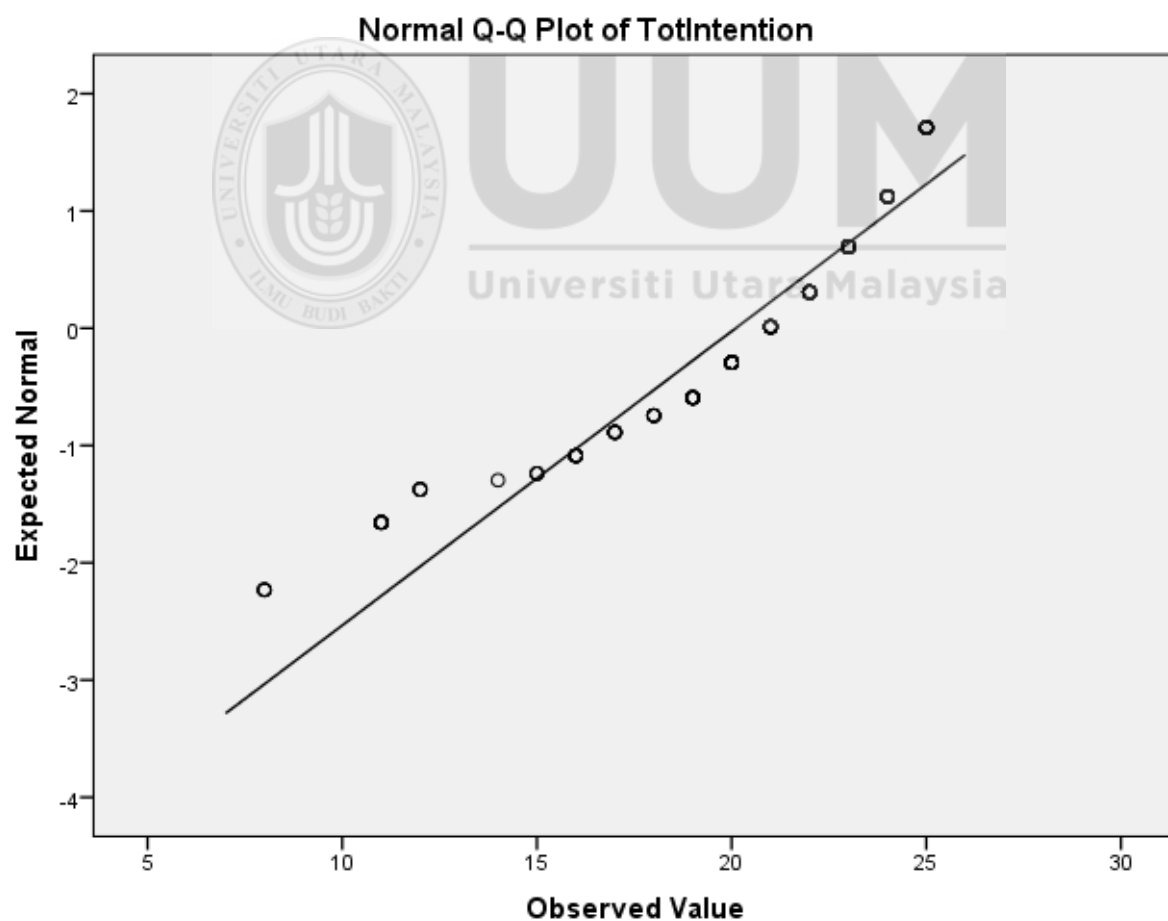
Descriptives			
		Statistic	Std. Error
TotKnowledge	Mean	24.3144	.30275
	95% Confidence Interval for Mean	Lower Bound	23.7173
		Upper Bound	24.9116
	5% Trimmed Mean	24.6850	
	Median	25.0000	
	Variance	17.781	
	Std. Deviation	4.21681	
	Minimum	6.00	
	Maximum	30.00	
	Range	24.00	
	Interquartile Range	5.00	
	Skewness	-1.903	.175
	Kurtosis	6.175	.347



Descriptives				
			Statistic	Std. Error
TotUnderstanding	Mean		15.3866	.22657
	95% Confidence Interval for Mean	Lower Bound	14.9397	
		Upper Bound	15.8335	
	5% Trimmed Mean		15.6455	
	Median		16.0000	
	Variance		9.959	
	Std. Deviation		3.15572	
	Minimum		4.00	
	Maximum		20.00	
	Range		16.00	
	Interquartile Range		3.00	
	Skewness		-1.366	.175
	Kurtosis		2.596	.347



Descriptives				
			Statistic	Std. Error
TotIntention	Mean		20.1031	.28634
	95% Confidence Interval for Mean	Lower Bound	19.5383	
		Upper Bound	20.6679	
	5% Trimmed Mean		20.4055	
	Median		21.0000	
	Variance		15.906	
	Std. Deviation		3.98828	
	Minimum		8.00	
	Maximum		25.00	
	Range		17.00	
	Interquartile Range		4.00	
	Skewness		-1.206	.175
	Kurtosis		1.058	.347



Descriptives

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
ATTITUDE	194	1.00	5.00	3.8351	1.44093	-1.167	.175	-.091	.347
ATTITUDE	194	1.00	5.00	3.7165	1.37597	-.972	.175	-.341	.347
ATTITUDE	194	1.00	5.00	3.7113	1.35401	-.867	.175	-.501	.347
ATTITUDE	194	1.00	5.00	3.4433	1.18251	-.823	.175	-.163	.347
ATTITUDE	194	1.00	5.00	3.4433	1.28740	-.624	.175	-.611	.347
ATTITUDE	194	1.00	5.00	3.6031	1.39659	-.831	.175	-.609	.347
ATTITUDE	194	1.00	5.00	3.9588	1.39144	-1.185	.175	-.028	.347
ATTITUDE	194	1.00	5.00	3.9485	1.35716	-1.162	.175	.009	.347
Valid N (listwise)	194								

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
SUBJECTIVE NORM	194	1.00	5.00	3.7732	1.10115	-.810	.175	-.226	.347
SUBJECTIVE NORM	194	1.00	5.00	3.9072	1.07330	-.881	.175	.011	.347
SUBJECTIVE NORM	194	1.00	5.00	3.4485	1.09635	-.344	.175	-.848	.347
SUBJECTIVE NORM	194	1.00	5.00	3.5155	1.18814	-.449	.175	-.782	.347
SUBJECTIVE NORM	194	1.00	5.00	4.1082	.94053	-1.502	.175	2.693	.347
SUBJECTIVE NORM	194	1.00	5.00	3.8763	1.11753	-.968	.175	.154	.347
SN3 R	194	1.00	5.00	2.3866	1.05792	.633	.175	.048	.347
SN5 R	194	1.00	5.00	2.5825	1.12710	.396	.175	-.804	.347
Valid N (listwise)	194								

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
KNOWLEDGE	194	1.00	5.00	3.7371	.91502	-.889	.175	.661	.347
KNOWLEDGE	194	1.00	5.00	4.1082	.91823	-1.150	.175	1.458	.347
KNOWLEDGE	194	1.00	5.00	3.9433	.85890	-.932	.175	1.497	.347
KNOWLEDGE	194	1.00	5.00	3.9691	1.01750	-.922	.175	.523	.347
KNOWLEDGE	194	1.00	5.00	4.3144	.87516	-1.784	.175	4.213	.347
KNOWLEDGE	194	1.00	5.00	4.2423	.95931	-1.571	.175	2.699	.347
Valid N (listwise)	194								

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
UNDERSTANDING	194	1.00	5.00	3.9536	.95109	-1.185	.175	1.843	.347
UNDERSTANDING	194	1.00	5.00	3.9124	.88015	-1.348	.175	2.925	.347
UNDERSTANDING	194	1.00	5.00	3.8299	.93128	-.665	.175	.548	.347
UNDERSTANDING	194	1.00	5.00	3.6907	.92025	-.555	.175	.234	.347
Valid N (listwise)	194								

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
INTENTION	194	1.00	5.00	3.9021	.98470	-1.315	.175	1.934	.347
INTENTION	194	1.00	5.00	3.8711	1.06712	-.981	.175	.661	.347
INTENTION	194	1.00	5.00	3.9485	.95354	-.875	.175	.595	.347
INTENTION	194	1.00	5.00	4.1907	.86959	-1.336	.175	2.420	.347
INTENTION	194	1.00	5.00	4.1907	.83307	-1.295	.175	2.730	.347
Valid N (listwise)	194								

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
TotAtt	194	8.00	40.00	29.6598	9.73737	-1.331	.175	.325	.347
SN_new_R	194	16.00	33.00	27.5979	3.97573	-.977	.175	.455	.347
TotKnow	194	6.00	30.00	24.3144	4.21681	-1.903	.175	6.175	.347
TotUnderstd	194	4.00	20.00	15.3866	3.15572	-1.366	.175	2.596	.347
TotIntention	194	8.00	25.00	20.1031	3.98828	-1.206	.175	1.058	.347
Valid N (listwise)	194								



UUM
Universiti Utara Malaysia

Reliability**Case Processing Summary**

		N	%
Cases	Valid	194	100.0
	Excluded ^a	0	.0
	Total	194	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.668	.746	5

Item Statistics

	Mean	Std. Deviation	N
TotAtt	29.6598	9.73737	194
SN_new_R	27.5979	3.97573	194
TotKnow	24.3144	4.21681	194
TotUnderstd	15.3866	3.15572	194
TotIntention	20.1031	3.98828	194

Factor Analysis**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.663
Bartlett's Test of Sphericity Approx. Chi-Square	244.045
df	10
Sig.	.000

Communalities

	Initial	Extraction
TotAtt	1.000	.519
TotUnderstd	1.000	.580
TotIntention	1.000	.544
Total_SN	1.000	.484
Total_KNOW	1.000	.388

Extraction Method: Principal Component Analysis.



Rotated Component Matrix^a

Items	Component				
	1	2	3	4	5
ATTITUDE1	.935				
ATTITUDE2	.930				
ATTITUDE3	.919				
ATTITUDE4	.915				
ATTITUDE5	.912				
ATTITUDE6	.894				
ATTITUDE7	.872				
ATTITUDE8	.836				
SUBJECTIVE NORM1		.847			
SUBJECTIVE NORM2		.807			
SUBJECTIVE NORM4		.840			
SUBJECTIVE NORM6		.853			
SUBJECTIVE NORM7		.804			
SUBJECTIVE NORM8		.787			
KNOWLEDGE2			.833		
KNOWLEDGE3			.827		
KNOWLEDGE4			.863		
KNOWLEDGE5			.865		
KNOWLEDGE6			.830		
UNDERSTANDING1				.907	
UNDERSTANDING2				.898	
UNDERSTANDING3				.824	
UNDERSTANDING4				.797	
INTENTION1					.865
INTENTION2					.859
INTENTION3					.846
INTENTION4					.839
INTENTION5					.824

Extraction Method: Principal Component Analysis.

Rotation Method: Direct Oblimin.

Rotation converged in 7 iterations.

Regression**Descriptive Statistics**

	Mean	Std. Deviation	N
INT_M	4.0206	.79766	194
ATT_M	3.7075	1.21717	194
SN_M	3.7075	.87936	194
KNW_M	4.0524	.70280	194
UND_M	3.8466	.78893	194

Correlations

		INT_M	ATT_M	SN_M	KNW_M	UND_M
Pearson Correlation	INT_M	1.000	.386	.268	.495	.460
	ATT_M	.386	1.000	.435	.245	.488
	SN_M	.268	.435	1.000	.442	.468
	KNW_M	.495	.245	.442	1.000	.299
	UND_M	.460	.488	.468	.299	1.000
Sig. (1-tailed)	INT_M	.	.000	.000	.000	.000
	ATT_M	.000	.	.000	.000	.000
	SN_M	.000	.000	.	.000	.000
	KNW_M	.000	.000	.000	.	.000
	UND_M	.000	.000	.000	.000	.
N	INT_M	194	194	194	194	194
	ATT_M	194	194	194	194	194
	SN_M	194	194	194	194	194
	KNW_M	194	194	194	194	194
	UND_M	194	194	194	194	194

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	TotUnderstd, TotKnow, TotSN_new, TotAtt ^b		Enter

a. Dependent Variable: TotIntention

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.630 ^a	.397	.384	3.13081

a. Predictors: (Constant), TotUnderstd, TotKnow, TotSN_new, TotAtt

b. Dependent Variable: TotIntention

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1217.370	4	304.343	31.049	.000 ^b
	Residual	1852.568	189	9.802		
	Total	3069.938	193			

a. Dependent Variable: TotIntention

b. Predictors: (Constant), TotUnderstd, TotKnow, TotSN_new, TotAtt

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.173	1.846		3.886	.000		
	TotAtt	.090	.028	.220	3.219	.002	.683	1.465
	TotSN_new	-.183	.066	-.182	-2.748	.007	.728	1.374
	TotKnow	.389	.058	.411	6.731	.000	.857	1.167
	TotUnderstd	.380	.085	.301	4.467	.000	.705	1.418

a. Dependent Variable: TotIntention

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	TotAtt	TotSN new	TotKnow	TotUnder std
1	1	4.887	1.000	.00	.00	.00	.00	.00
	2	.064	8.752	.03	.77	.01	.04	.00
	3	.023	14.537	.01	.13	.01	.17	.93
	4	.017	16.900	.13	.00	.25	.75	.06
	5	.009	23.015	.83	.09	.73	.03	.01

a. Dependent Variable: TotIntention

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	10.9896	24.4015	20.1031	2.51150	194
Std. Predicted Value	-3.629	1.711	.000	1.000	194
Standard Error of Predicted Value	.244	1.103	.468	.183	194
Adjusted Predicted Value	11.2347	24.4196	20.1042	2.51581	194
Residual	-8.70665	7.88677	.00000	3.09819	194
Std. Residual	-2.781	2.519	.000	.990	194
Stud. Residual	-2.854	2.632	.000	1.009	194
Deleted Residual	-9.16973	8.60950	-.00107	3.21914	194
Stud. Deleted Residual	-2.910	2.674	-.002	1.019	194
Mahal. Distance	.174	22.951	3.979	4.437	194
Cook's Distance	.000	.127	.008	.022	194
Centered Leverage Value	.001	.119	.021	.023	194

a. Dependent Variable: TotIntention